Thursday, April 26, 2018

Mr. Jonathan Luiz
Town Administrator
Town of Weston
56 Norfield Rad
Weston, CT 06883

Re: Request For Proposals: Employee Benefits Broker

Dear Mr. Luiz,

We are pleased to present our proposal to provide Employee Benefit Broker Services to the Town of Weston (Weston). After thorough review we are confident that we can perform the services as laid out in the RFP. Our RFP response is valid through September 30, 2018.

We at Lindberg & Ripple (LRI) are pleased to welcome back Joe Spurgeon to our firm to lead our Health Benefit Consulting efforts. Joe's return, and the return of his public sector clients, continues our long standing service in the public sector. After more than twenty (20) years working in the public sector we have developed an intimate knowledge of public sector programs, vendors, plan design evolutions, collective bargaining strategies, and have established relationships with the key constituencies that are involved in the operation of public sector plans. This provides us with experience and perspective that guides our service approach for our clients.

We believe our hard work and dedication to quality service has led to the long-standing relationships we enjoy with our clients and would welcome the opportunity to become a member of your team.

We welcome your questions and would be pleased to meet with you to discuss any portion of the proposal. You may direct any communications to Joe Spurgeon for follow up.

Sincerely,

Nancy

Nancy L. Shepard
Principal/Chief Operating Officer
nls@linrip.com
860.761.9790 (office)

Joe

Joseph Spurgeon
Advisor-Employee Benefits
jds@linrip.com
860.662.4295 (office)
860.334.3653 (cell)

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A. Create requests for proposals and solicit proposals from carriers for group coverage pertaining to medical, dental, prescription, life, vision, employee assistance plan, and accidental death and dismemberment. Note that the group life plan may include employees of both the Town of Weston and Weston School District.

LRI has extensive experience in creating, conducting, and evaluating Competitive Market Studies for employee benefit vendors. This includes coordinating and reviewing all related demographic, benefit, claims and utilization experience provided to vendor participants. After a thorough review process LRI will provided a detailed summary of vendor responses.

We also have extensive experience in managing the process required to implement a new vendor(s). Our experience in the Public Sector provides us with perspective on the unique needs involved in vendor replacement as it relates to collective bargaining (benefit and network analysis). Specific attention will be paid to provider disruption analysis. Our evaluation process includes presentation of the findings to employee groups, committees and boards.

In the event of a vendor change, LRI will Coordinate with Weston and its selected vendor(s) to conduct member education/open enrollment sessions, review of carrier generated policies, certificates, and employee communication/education materials. Further assistance is provided in the development of employer-generated communications.

B. Evaluate, negotiate and recommend proposals received from carriers.

For Market Studies/RFPs please see our comprehensive response to item A.

For incumbent carriers LRI will review and report upon regular experience reports, actual versus projected trends, and utilization review and analysis. This would include routine evaluation of claims experience and market trends to determine and benchmark plan performance, performance guarantees, assist in budget forecasting, renewal analysis, market acceptance, and plan pricing negotiations.

Reporting format, content and frequency will be based on your needs and funding arrangements, and the data provided by the carrier(s).

Through this thorough approach we can identify areas of concern that require further action including, when necessary, the modification of current, or creation of new performance guarantees.

Our standard renewal process is to receive and analyze the carrier renewal prior to meeting with the client. We verify the basic accuracy of the projections, assess the underwriting parameters and assumptions for appropriateness, confirm the plan design and contract counts, and determine the overall acceptability of the renewal. We will also request additional pricing options for alternate Funding Arrangements and Stop Loss alternatives, when appropriate.

As part of our ongoing review of our clients' benefit plans we review all cost containment measures currently available. These measures include plan design changes, premium contribution analysis, union negotiation strategies, market studies/RFP (see responses items A above), analysis of coalition and other carve out plans, and plan administration tools.

C. Annually review all existing contracts and booklets.

Contract adherence and plan administration reviews will be conducted by LRI. Additionally, plan performance standards would be identified jointly by LRI and Weston through regular discussion and review of the carriers' service levels and, where applicable, review of carrier generated service reports.

Lindberg & Ripple will work with Weston to identify and prepare necessary forms and filings related to the self-funded health benefit plans. Signatures on, and filing of, such forms will be determined by the applicable requirements and guidelines.

D. Help ensure accurate follow through on all negotiated contractual arrangements between Weston and its health insurance providers.

---and—

E. Where necessary, investigate and resolve problems that arise concerning claims, coverage, routine administration and day-to-day account service.

Contract adherence, plan administration, and performance standards would be identified jointly by LRI and Weston through regular discussion and review of the carriers' service levels and, where applicable, review of carrier generated service reports. Furthermore, as LRI consistently monitors regular claims activity and large claim reports as an indication of plan performance, anomalies are quickly identified and researched.

Plan administration and day to day plan disputes would be identified jointly by LRI and Weston through regular discussion and review of the carriers' service levels and, where applicable, review of carrier generated service reports. LRI would facilitate the necessary steps to correct carrier level service issues.

F. Provide Weston with information on new insurance programs, more cost-effective products and funding options, and future trends in employee benefits.

At Lindberg & Ripple, Inc. (LRI), we view the long-range employee benefit strategy as crucial to the success of our Public Sector clients. Our strategy reflects both incremental and paradigm-shift changes to all plan types and delivery systems. Through regular meetings and planning sessions LRI will work with Weston to implement an employee benefit strategy consistent with the goals set by Weston and to meet their future financial and collective bargaining needs. We work with our Clients and their Vendors to introduce Plan Design alternatives that are mutually acceptable to participants (quality and access) and plan sponsors (quality and cost).

As part of our ongoing review of our clients' benefit plans we review all cost containment measures currently available. These measures include plan design changes, premium contribution analysis, union negotiation strategies, market studies/RFP, analysis of coalition and other carve out plans, and plan administration tools.

LRI's active presence in the Public Sector market, serving 12 Public Sector Client (22 separate entities), provides us with firsthand knowledge and access to financial and plan design data and strategies. LRI also works with all major vendors in the state providing us with an up to date view on market positioning. Our clients are often at the forefront of changes including participant contributions, plan design and specialty vendor alternatives.

Several recent accomplishments include:

- Successful negotiation and implementation of HSA plans
- Successful negotiation and implementation of Wellness plans
- Participation with Connecticut Association of Public School Superintendents (CAPSS) in lobbying and education efforts on the impact the Affordable Care Act on Connecticut Public Sector Employers
- Consistent claims review limiting unforeseen budget issues
- Client Support on Ongoing Affordable Care Act Implementation and Compliance
- Successful Coordination of 3rd Party Vendor Dependent Eligibility Audits
- Successful Coordination of 3rd Party Vendor Claim Audits

Through regular meetings and planning sessions and using the tools described above, LRI will work with Weston to implement an employee benefit strategy consistent with their goals and to meet their future financial and employee benefit needs.

G. Serve in an advisory capacity to the Town of Weston during negotiations with collective bargaining units. This includes constructing benefit plan design changes and analyzing counter proposals.

At LRI, we view our approach to collective bargaining as something that differentiates us from other organizations, therefore we include collective bargaining services in our annual retainer. LRI will not charge additionally for standard collective bargaining services including mediation and arbitration. We prefer to be a member of your resource team at the table prior to, during and after negotiations.

Additionally, our long-term relationships with our Public Sector groups provides continuity and perspective. We have been able to establish working arrangements with labor, management, and advisors based on trust and expertise that facilitate collective bargaining.

Specifically our area of responsibility includes:

- Strategy and Planning Meeting Support
- Mediation and Arbitration Support
- Proposal Preparation, Presentation and Support
- Current and Future Cost Analysis
- Plan Design and Language Analysis
- Alternate Plan Analysis and Response
- Alternate Plan Pricings and Analysis
- Resource Support/Testimony
- Resource Support at Negotiations
- Post Negotiation Support/Implementation

H. Provide expert testimony in any disputes, mediations and arbitrations that may arise between Weston and its collective bargaining groups.

Please see our related response to item G above. LRI will provide support related to collective bargaining issues as needed during or outside of the specified negotiation timeframes.

I. Provide best practices concerning records retention and privacy obligations.

LRI provides periodic updates via direct contact and general communications that address recent or expected changes in State and Federal legislation. Through coordination with Weston, your carrier and other advisors LRI is prepared to assist in compliance issues related to your health plan including but not limited to; HIPAA, COBRA, CDHP/HSA, and Section 125.

Specifically, LRI works closely with our clients on implementation and compliance with the Affordable Care Act. We regularly assist and educate our clients on 1095 reporting, Excise Tax Implications, PCORI/CERF Tax analysis, SBC/plan change compliance, mandated benefits, Employer Pay or Play, etc.…

J. Hold an open enrollment event each year at the Weston Town Hall.

LRI will coordinate with Weston and its carriers to coordinate open enrollment and implement any applicable plan changes. This includes conducting member education/open enrollment sessions, reviewing carrier generated policies, certificates, and employee communication/education materials. Further assistance is provided in the development of employer-generated communications. Hands-on education will be provided by LRI for complicated benefit items, such as HSA plan.

K. On a regular basis, meet with the First Selectman, Town Administrator and Finance Director. Meet with the Insurance Advisory Committee annually.

LRI is prepared to present to town officials and administration including committees and boards regarding all matters of the employee benefit plans on a regular and an as needed basis.

L. Periodically review, analyze and report on claims and utilizations.

LRI will review and report upon regular experience reports, actual versus projected trends, and utilization review and analysis. This would include routine evaluation of claims experience and market trends to determine and benchmark plan performance, performance guarantees, assist in budget forecasting, renewal analysis, market acceptance, and plan pricing negotiations.

Reporting format, content and frequency will be based on your needs and funding arrangements, and the data provided by the carrier(s).

Through this thorough approach we can identify areas of concern that require further action including, when necessary, the modification of current, or creation of new performance guarantees.

M. Provide a team of servicing representatives available to respond in a prompt fashion to Weston's questions and requests.

Please see our Key Personnel Section of this RFP.

Joe Spurgeon and Ashley Stefanski will be your primary contacts and will have ultimate responsibility for meeting all Weston's account servicing. They will coordinate with the other team members as needed to serve Weston.

N. Review changes and potential changes in legislation that stand to impact Weston and suggest appropriate changes to assure compliance and achieve cost savings.

Please see our comprehensive response to Item I.

O. When necessary, provide an eligibility audit.

LRI does not perform eligibility audits, claim audits, third party administration, compliance reporting or actuarial services. LRI believes we best serve our clients when we focus on what we do best, providing expert financial, collective bargaining, and compliance support and advice to our clients.

LRI has extensive knowledge and experience and is familiar with qualified vendors who specialize in these areas of service. LRI will assist our clients in finding the right vendor to meet their specific needs.

Vendor fees related to these services are not included in LRI's proposed annual retainer (see Fee Proposal).

P. When necessary, provide a disruption analysis relative to the provider, pharmacy, hospital and other appropriate vendor networks.

Please see our comprehensive response to Item A.

Q. Identify a third party to provide effective and affordable actuarial service related to financial reporting for Connecticut municipalities, including but not limited to Other Post-Employment Benefits.

Please see our comprehensive response to Item O.

Lindberg & Ripple (LRI)

Established in 1978, LRI is headquartered in West Hartford, Connecticut with additional offices in Essex, Connecticut and Jupiter, Florida. LRI provides financial and insurance advisory services to individuals and employer clients.

Our philosophy guides everything we do. We believe that good solutions are driven by a clear understanding of objectives, a holistic strategy, and a flawless execution of that strategy. To accomplish our philosophy, we focus on the following:

- **Process** – We identify clients' needs and clarify goals in order to get a complete picture of what they want to accomplish, including any "hidden" obstacles that may hinder their progress.
- **Strategy** – We work together as a team to solve issues and develop creative solutions to meet even the most complex financial situations.
- **Execution** – We utilize a breadth and depth of sophisticated planning techniques to not only serve today's needs but also continue to meet goals for generations.

After a brief departure Joe Spurgeon has returned to LRI in July 2017 as an Advisor in our Corporate/Employer Services Division. Joe will lead our Health Benefits Consulting efforts. Joe has more than 20 years of employee benefit experience with extensive public sector expertise. We are pleased to have Joe and many of his clients back to Lindberg & Ripple.

Serving 12 Public Sector Client (22 separate entities), provides us with firsthand knowledge and access to financial and plan design data and strategies. LRI also works with all major vendors in the state providing us with an up to date view on market positioning. Our clients are often at the forefront of changes including participant contributions, plan design and specialty vendor alternatives.

Due to our extensive experience we understand the special needs created by Collective Bargaining, multiple Community Constituencies, and tight budgets. We have the expertise and the depth to support your program needs.

Our Municipal service team supports client size ranges from 10 to 1,000 employee lives. The majority of these groups are between 300-500 lives and the average size falls within the same range. Additionally, your service team has in-depth knowledge and working experience with various forms of traditional and alternative funding arrangements, including reserve needs and accounting requirements.

Lindberg & Ripple
Public Sector Client Listing

LRI proudly works with 12 Public Sector clients (22 separate entities) on an ongoing basis.

Client References provided on the following page.

Municipal and Board of Education Clients

Town of Columbia
Town of Deep River
Town of East Haddam
Town of Essex
Town of Guilford

Town of Killingly
Town of Newtown
Town of Southington
City of Torrington
Town of Waterford

Columbia Board of Education
East Haddam Board of Education
Guilford Public Schools
Killingly Public Schools
New Canaan Public Schools
Newtown Board of Education

Regional School District #4
Regional School District #15
Southington Board of Education
Torrington Board of Education
Waterford Board of Education

Thompsonville Fire District #2
(periodic Support)

LRI also provides the following services to 2 Connecticut Municipalities:

- City of Meriden-Retirement Planning Services (403b)
- Thompsonville Fire District #2-115 Trust Investment Management

References

Jason Beaudin
Asst. Superintendent
Guilford Public Schools
beaudinj@guilfordschools.org
(203) 458-6666 ext. 14

Keith McLiverty
Asst. Superintendent
Pomperaug Regional School District 15
kmcliverty@region15.org
(203) 758-1743

Mark Sciota
Town Manager
Town of Southington
sciotam@southington.org
(860) 276-6221

Kim Gillespie-Burnham
Director of Human Resources
Killingly Public Schools
kburnham@killinglyschools.org
(860) 779-6795

Robert Tait
Finance Director
Town of Newtown
robert.tait@newtown-ct.gov
(203) 270-4226

Thomas Giard III
Superintendent
Waterford Public School
tgiard@waterfordschools.org
(860) 444-5852

Mark Walter
Town Administrator
Town of Columbia
townadministrator@columbiact.org
(860) 228-0110

Cindy Varricchio
Finance Director
East Haddam Town & BOE
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(860) 873-5022

Sherri-Lin DiNello
Director of Business and Finance
Southington Public Schools
sdinello@southingtonschools.org
(860) 628-3200 ext. 212

Jo-Ann Keating, Ed. D.
Director of Finance and Operations
New Canaan Public Schools
joann.keating@ncps-k12.org
(203) 594-4015

Key Personnel

Joe Spurgeon and Ashley Stefanski will be your primary contacts and will have ultimate responsibility for meeting all Weston's account servicing. They will coordinate with the other team members as needed to serve Weston.

Joe has solely focused on the public sector health benefits market for more than 20 years. He is a frequent presenter on health insurance and employee benefit matters at CASBO, CAPPS, ConnPELRA and various public sector labor relations organizations. Joe has also acted as an expert witness in Connecticut Labor Arbitration Hearings. Joe will provide full support on matters relating to collective bargaining, budget projections, and all other account management items.

Ashley has held various positions at various carriers for greater than 10 years. Her focus has been primarily on public sector and large employer clients. She has held lead roles in underwriting, account management, sales support and implementation. Ashley's experience provides clients with valuable plan management, contract adherence, document review, employee communication, and carrier management services.

In addition to Joe and Ashley, LRI's full staff and specifically the Corporate/Employer Service team will be available to Weston as needed/applicable. Joe and Ashley will coordinate those resources.

LRI's Corporate/Employer Services Team is represented by the following:

LRI is constantly evaluating staffing to meet the needs of our clients and find talented individuals that meet our high standards of services.

Joseph D. Spurgeon-Employee Benefit Advisor-Leads our Public Sector Health Benefit Consulting efforts. Has responsibility for all our Public Sector Clients.

Ashley P. Stefanski-Employee Benefit Advisor-Along with Joe, focuses on Public Sector Health Benefit Consulting efforts. Has responsibility for all our Public Sector Clients.

Lisa K. Rarus-Employee Benefit Advisor-Leads our Employer Retirement Planning Efforts. Has extensive experience in employee benefits including health and welfare programs. Lisa works with some of our largest employer clients. She also shares responsibility for the City of Meriden's 457 and 401a work.

Anthony T. Pace-Managing Principal-While focusing on investment management Anthony has extensive corporate/employer retirement planning experience. He has responsibility for Thompsonville Fire District #2's 115 Trust and shares responsibility for the City of Meriden's 457 and 401a work.

Carl J. Peterson-Managing Principal-While focusing primarily on individual insurance needs, Carl leads our Executive Benefits efforts, providing insurance to many corporate/employer clients.

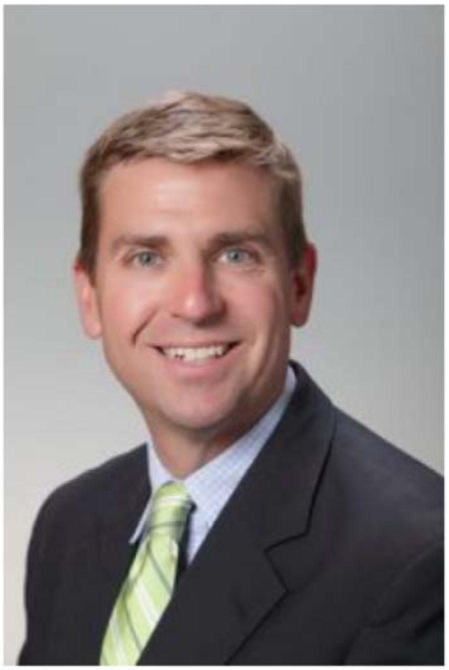
Hayley A. Snell-Client Service-Hayley is responsible for client service including compliance and reporting.

See the following pages for Corporate/Employer Services Team Bios.

Lindberg & Ripple

Joseph D. Spurgeon

ABOUT US | OUR TEAM | JOSEPH D. SPURGEON



Joseph D. Spurgeon, MHA
Advisor

jds@linrip.com
vCard
Office Phone: (860) 662-4295
Fax: (860)761-9791

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Firm Expertise

A seasoned employee benefits professional, Joe:

- Specializes in large employer and public sector clients
- Uses his deep knowledge of health benefits to manage all aspect of clients' employee benefit needs including: funding/budget analysis, vendor management, collective bargaining, compliance and regulation requirements, and wellness.
- Helps clients achieve their goals through historical and projected financial analysis, strategic plan design and wellness, and regulatory review and advisement.

Related Experience

Since 1993, Joe has honed his well-rounded health benefits expertise through a variety of activities in the provider, payer and employer consulting segments:

- Served varying supervisory and project management roles for Gaylord Hospital in Wallingford, CT
- Worked as a Director of Sales and Underwriting for Anthem Blue Cross and Blue Shield
- After a brief departure to Milliman Joe has returned to Lindberg & Ripple to continue his employee benefit consulting advisory role
- Named one of the Greater New Haven Chamber of Commerce "40 under Forty"
- Active member of many professional organization
- Frequent guest speaker at many professional conferences including: ConnPELRA, CASBO, GFOA, as well a joint management and labor topical conferences
- Guest lecturer at University of New Haven
- Has accompanied school system leaders to Washington, D.C. to speak to the impact of the Affordable Care Act on schools and other public sector entities

- Member; Large Group Advisory Board, ConnectiCare
- Past member; Producer Advisory Council, Anthem Blue Cross and Blue Shield

Personal Interests

Joe is an active member of his community through Little League and other volunteer roles and an avid cyclist.

Ashley P. Stefanski

Advisor
aps@linrip.com
Office Phone: 860-662-4305
Fax: 860-761-9791

FIRM EXPERTISE

A seasoned employee benefits professional, Ashley:
• Specializes in large employer and public sector clients
• Uses her deep knowledge of health benefits to manage all aspect of clients' employee benefit needs including: funding/budget analysis, vendor management, collective bargaining, compliance and regulation requirements, and wellness.
• Helps clients achieve their goals through historical and projected financial analysis, strategic plan design and wellness, and regulatory review and advisement.
• Uses her in depth knowledge of various carriers and plan designs to assist clients with: day to day plan operations, carrier accountability, employee education, problem resolution, document review and other plan operations.
• Manages complex carrier changes for public sector and large employer clients by coordinating: collective bargaining protocols, benefit disruption mitigation, provider disruption analysis and implications, project timeline development and tracking, and employee communications.

RELATED EXPERIENCE

Since 2007, Ashley has gained health benefits expertise through multiple roles in the carrier space:
• Worked as a Large Group Underwriter for Anthem Blue Cross and Blue Shield
• Managed Public Sector Clients as an Account Manager for ConnectiCare, Inc.
• Led the Sales Support and Large Group Installation Team at ConnectiCare, Inc.
• To date has led carrier change transitions for 30 public sector employers.

PROFESSIONAL CREDENTIALS

• Licensed Producer State of CT

Personal Interests
Ashley enjoys volunteering and takes an active role with the March of Dimes. Ashley loves spending time with her family and being outdoors.

Lindberg & Ripple

Lisa K Rarus

ABOUT US | OUR TEAM | LISA K RARUS

Lisa K. Rarus
Senior Advisor

lkr@linrip.com
Office Phone: (860) 257-5797
Fax: (860) 761-9791

Firm Expertise

As an experienced specialist in the employee benefits arena, Lisa:

- Designs corporate benefit and retirement programs to meet the specialized needs of businesses and their employees, as well as non-profit organizations.
- Serves her retirement plan clients as a Certified Plan Fiduciary Adviser as designated by the Retirement Plan Academy.
- Lisa leads the Lindberg & Ripple Retirement Practice that offers plan benchmarking, fee analysis, and retirement education programs for clients.
- Provides quarterly investment monitoring services for retirement plan sponsors.
- Provides one-on-one retirement education to her corporate client's employees.

Related Experience

Lisa has extensive experience in designing and managing benefit programs for owners of closely held corporations. Among her related expertise, she previously served as:

- Principal/Owner of two successful financial planning advisory firms in Connecticut, Wealth Management Advisors, and Benefit Planning, LLC.
- Senior Pension Consultant; CIGNA Corporation.

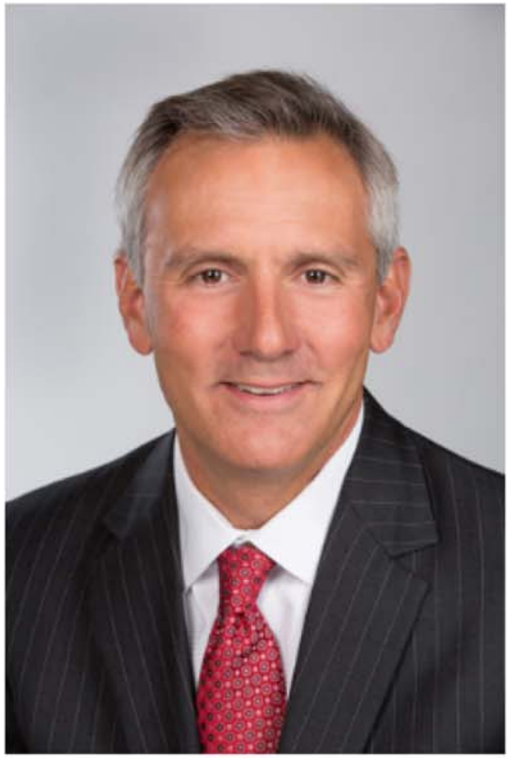
Personal Interests

When she's not helping clients meet their employee benefits needs, Lisa is active in her community as:

- WALKS Advisory Board member, a non-profit organization that provides scholarship opportunities to students who want to attend college-preparatory schools in the Hartford area.
- Docent, Wadsworth Antheneum – Provides tours at Hartford's preeminent art museum.

Lindberg & Ripple

ABOUT US | OUR TEAM | ANTHONY T. PACE



Anthony T. Pace, CFP
Managing Principal

atp@linrip.com
vCard
Office Phone: (860) 257-5795
Fax: (860)761-9791

Firm Expertise

A seasoned investment professional, Anthony:

- Manages the company's Investment Management division
- Uses his deep knowledge of investments to customize financial solutions for clients
- Helps clients achieve their life goals through carefully constructed investment plans

Related Experience

Since 1990, Anthony has honed his expertise through a variety of activities:

- Worked as a Financial Advisor at CIGNA Individual Financial Services in Boston, MA
- Worked as a Vice President and Branch Manager for New England Advisory Group in Warwick, RI and Newton, MA
- Named one of the Hartford Business Journal's "40 under Forty"
- Authored articles for the Boston Business Journal and Providence Business Journal on various investment topics
- Hosted WPRO Money PRO talk show in Providence, RI
- Past president, member; Financial Planning Association (FPA) of Connecticut Valley
- Past president, member; Hartford Association of Insurance and Financial Advisors (HAIFA)
- Member; Estate and Business Planning Council of Hartford, Connecticut (E&BPC)

Personal Interests

Anthony is an active member of his community and an avid tri-athlete.

Lindberg & Ripple

Carl J. Peterson

ABOUT US | OUR TEAM | CARL J. PETERSON

Carl J. Peterson
Managing Principal

cjp@linrip.com
Office Phone: (860) 257-5790
Fax: (860) 761-9791

Firm Expertise

Having focused on the use of niche life insurance products by ultra-affluent families since 1995, Carl:

- Manages Lindberg & Ripple's life insurance business.
- Has abiding care solely to use our knowledge and experience for the betterment of our clients and the professional advisors that we maintain relationships with.

Related Experience

Carl started in the life insurance business after graduation from college in 1987.

- Worked as an agent for Northwestern Mutual.
- Joined Lindberg & Ripple in 1995, ultimately becoming an equity partner and Managing Principal.
- Currently serves on the Board of Directors of AALU

Personal Interests

Carl spends virtually all of his non-work time with his wife, Lisa, and their three children. He enjoys running, reading, and involvement in the community, having served on the Board of Directors of Glastonbury Little League baseball and the Board of Overseers of the Bushnell Performing Arts Center.

Lindberg & Ripple

Hayley Snell

Firm Expertise

Hayley joined Lindberg & Ripple as an intern, while finishing her studies at the University of Connecticut. She has quickly become an important member of the investment team, whose responsibilities include:

- Client Service
- Maintaining Compliance Standards
- Client Onboarding
- Systems Maintenance and Reconciliation
- Aggregate Reporting

Related Experience

A former intern at Merrill Lynch, Hayley gained skills in prospect outreach, aggregate reporting, investment research, client events planning and database management

Personal Interests

Hayley enjoys competitive equestrian sports, outdoor activities, photography, and fishing with her dad.

Hayley Snell
Investment Reporting

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vCard
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Fax: (860) 761-9791

Per Section III PROPOSAL REQUIREMENTS

Item G: Proposal must contain description of any and all law suits, judgments entered or claims made against the Respondent during the last five years. In addition, state whether during the past five years the Respondent has been suspended from bidding or entering into any government contract.

LRI is pleased to have nothing to report.

Confidentiality

In addition to our firm's confidentiality policy below, our work with clients and vendors is often protected by HIPAA and its privacy protections as governed by applicable Business Associate Agreements. LRI communicates via secure email and takes appropriate safeguards of sensitive files as required/needed.

LRI Confidentiality Policy
Our employees have access to certain materials and documents that are considered proprietary to Lindberg & Ripple and its subsidiaries. All information in the Lindberg & Ripple office shall be treated with utmost confidentiality. Copying, maintaining duplicates, or sharing with others not having an expressed need-to- know, is strictly forbidden, can be grounds for employment action, and cause for immediate termination. Making these materials available to others outside the company could also result in litigation.
Steps needed to secure confidentiality for our clients:
• Ensure all correspondence is checked for the correct mailing/email address.
• Ensure all central work areas, including desks and computer terminals, are cleared of client information at the end of every work day.
• Ensure that anyone who enters an employee's workspace or office cannot view confidential materials.
• Cell phones, tablets, laptops must be password protected.

TOWN OF WESTON

EMPLOYEE BENEFITS BROKER

FEE PROPOSAL FORM

Directions: Complete this form in full. Note that Weston's contract will be awarded on a fee basis and that any and all fees will be paid directly from Weston. No commissions, fees, payments may be accepted by your and/or the company you represent in consideration of the performance of services to and on behalf of Weston.

Total fees for services provided from 7/1/18 – 6/30/19: $35,000*

Total fees for services provided from 7/1/19 – 6/30/20: $35,000*

Total fees for services provided from 7/1/20 – 6/30/21: $37,500*

Total fees for services provided from 7/1/21 – 6/30/22: $37,500*

Total fees for services provided from 7/1/22 – 6/30/23: $40,000*

By signing below, I acknowledge that and accept the fact that Weston's contract award will be awarded on a fee basis and that any and all fees will be paid directly from Weston. I understand that no commissions, fees, payments may be accepted by me and/or the company I represent in consideration of the performance of services to and on behalf of Weston. I understand that this offer of services shall remain valid for a period of at least ninety (90) days from the date this RFP is due to Weston. I have read, understand, and have no objection to the scope of services contained in the RFP for Employee Benefits Broker. I submit this proposal in good faith and without collusion with any other person, individual or firm.

Name and Address of Respondent:
Joseph Spurgeon, 29 S Main St, Suite 215, West Harford, CT 06107, jds@linrip.com, (860) 662-4295

Name, Title and Contact Information (phone, email) of Authorized Representative:
Nancy Shepard, 29 S Main St, Suite 215, West Harford, CT 06107, nls@linrip.com , (860) 761-9790

Signature of Authorized Representative: ______________________

Date of Signature: April 26, 2018

*See Proposed Service Package on Following Pages

CORE SERVICES

Lindberg & Ripple
Employee Benefit Advisory Services
Public Sector Market

CORE SERVICE AND SUPPORT FEATURES

- **Financial Analysis**
  - Monthly Claims Monitoring, Analysis, Reporting
  - Periodic Large Claim Analysis and Reporting
  - Stop Loss Risk Analysis
  - Annual Rate Renewal Analysis and Negotiation
  - COBRA Rate Analysis
  - Annual Budget Preparation Support
  - Annual Plan Settlement Analysis and Report
  - Annual Reserve Analysis
  - Medicare Alternatives Pricing and Design

- **Competitive Market Study/RFP**

  LRI finds that for public sector accounts of Weston's size RFPs should be conducted on a strategic and periodic basis, typically every 3 years. Market factors or specific Weston needs may require RFPs to be conducted more frequently. LRI has included RFP services in our Core Service Proposal at no additional cost assuming every RFPs are performed every 3 years. LRI will work with Weston on timing of RFPs. If Weston consistently requires RFPs more frequently than every 3 year additional fees may apply.
  - RFP Creation
  - Bid Solicitation
  - Vendor Coordination
  - Response Analysis and Report
  - Implementation of Vendor Change
    - Benefit Review
    - Booklet Review
    - Employee Meeting
    - Vendor Management

Lindberg & Ripple
Employee Benefit Advisory Services
Public Sector Market

CORE SERVICE AND SUPPORT FEATURES-CONTINUED

- **Program Management**
  - Contract/Certificate/Fact Sheet Review and Assistance
  - Ongoing Administrative Assistance (billing, eligibility, claim resolution)
  - Enrollment/Implementation Assistance
    - Annual Open Enrollment
    - Periodic Plan Changes
    - Other Plan Adjustment
  - On-line Enrollment Coordination and Assistance (carrier platform)
  - Standard Communication/Education Support
  - Ongoing HSA Training and Support
  - Regulatory Compliance Support
    - Education
    - Change Implementation
  - Employee Communication Support

- **Program Communications**
  - Periodic newsletters/emails are provided on a variety of health care and employee benefit topics
  - Wellness Education
    - Coordinate Carrier and Third Party Resources

- **Collective Bargaining**
  - Strategy and Planning Meeting Support
  - Negotiations Preparation and Support
    - Plan Design and Language Analysis
    - Alternate Plan Pricings and Analysis
    - Resource Support at Negotiations
  - Employee Communications/Enrollment related to Contract Changes
  - Contract Implementation
  - Mediation and Arbitration Support
    - Current and Future Cost Analysis
    - Alternate Plan Analysis and Response
    - Resource Support/Testimony
  - Comparative Positioning and Historical Perspective Analysis
  - Contract Implementation
  - Employee Communications/Enrollment related to Contract Changes

Lindberg & Ripple
Employee Benefit Advisory Services
Public Sector Market

CORE SERVICE AND SUPPORT FEATURES-CONTINUED

- **Design and Coordination of:**
  - Cafeteria Plans
  - Reimbursement Plans (FSA, MCRA, DCRA)
  - COBRA Administration Packages
  - HIPAA Compliance Packages
  - HRA/HSA Plan Alternatives
  - Wellness Programs (Separate Vendor Fees May Apply)
    - Review
    - Implementation Assistance
    - Other Wellness Program Services Available-See Additional Services

ADDITIONAL SERVICES

Lindberg & Ripple
Employee Benefit Advisory Services
Public Sector Market

ADDITIONAL SERVICE AND SUPPORT FEATURES

For additional analyses and projects, we will estimate the total cost of a requested project in advance. We can work with clients to provide these services on an additional ad hoc basis or build into our standard core services model.

- **Financial Analysis**
  - Independent Claim Audit
  - Independent Actuarial Analysis
- **Program Communications**
  - On-line Benefit Communication/Management Modules
  - Customized Employee Communications
    - Employee Benefit Statements
    - Enrollment Kits
- **Patient Advocate Program**
- **Wellness Programs** (Separate Vendor Fees May Apply)
  - Program Design
  - Ongoing Management/Coordination of Standalone Wellness Programs
  - Wellness Education
  - Committee Participation

Note: Wellness Program Review and Implementation Assistance Included in Core Service Package

- **Competitive Market Study/RFP**
  LRI finds that for public sector accounts of Weston's size RFPs should be conducted on a strategic and periodic basis, typically every 3 years. Market factors or specific Weston needs may require RFPs to be conducted more frequently. LRI has included RFP services in our Core Service Proposal at no additional cost assuming every RFPs are performed every 3 years. LRI will work with Weston on timing of RFPs. If Weston consistently requires RFPs more frequently than every 3 year additional fees may apply.

Lindberg & Ripple
Employee Benefit Advisory Services
Public Sector Market

ADDITIONAL SERVICE AND SUPPORT FEATURES-CONTINUED

- **Extended Projects**
  - Project Time Related to Ad Hoc Special Requests or Segregated Projects
  - *Note: Does Not Apply to Collective Bargaining which is Included Core Service Package*
  - *Note: Does Not Apply to Competitive Market Study which is Covered Under Separate Project Rate*

INSURANCE

People's United Insurance Agency

A subsidiary of People's United Bank

SCHEDULE OF INSURANCE

LRI, LLC dba Lindberg & Ripple

29 South Main Street
Suite 215
W. Hartford, CT 06107

SCHEDULE OF CURRENT INSURANCE
LRI, LLC dba Lindberg & Ripple
29 South Main Street
W. Hartford, CT 06107

People's United Insurance Agency
One Financial Plaza
Hartford, CT 06103
(860) 524-7600

Coverage	Insurer	Policy Number	Effective Date	Expiration Date	Premium
Business Owners	Sentinel Insurance Company, LTD	02SBAAH4860	01-Aug-17	01-Aug-18	$6,147
Workers Compensation	Trumbull Insurance Company	02WECCN4090	01-Aug-17	01-Aug-18	$4,646

COMMERCIAL ACCOUNT REPRESENTATIVE:
Lisa Leyva

Client: LRILL
Phone: 860 257-5700

This schedule is intended to present only a brief, informational outline of your insurance coverage. This schedule describes the general purpose of each policy listed, but in no way changes or affects the terms, coverages, limits, conditions, exclusions or warranties contained in the policies themselves. Please refer to your insurance policies or contact our office if you have any questions.

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LRI, LLC dba Lindberg & Ripple
29 South Main Street
W. Hartford, CT 06107

People's United Insurance Agency
One Financial Plaza
Hartford, CT 06103
(860) 524-7600

Coverage	Policy No. Insurance Co. Expiration Date	Values, Amounts Of Limits	Deductibles
General Liability	02SBAAH4860 Sentinel Insurance Company, LTD 01-Aug-17		

Policy Form – Occurrence

General Aggregate Limit	$2,000,000
Prod & Comp Ops Limit	$2,000,000
Personal & Adv Injury Limit	$1,000,000
Each Occurrence Limit	$1,000,000
Fire Damage Limit	$1,000,000
Medical Expense Limit	$10,000

Premium Basis:

State	Location #	Class	Class Description	Basis	Basis Description	Exposure
CT	1	61215	Buildings Or Premises-Bank Or Office			3,100

Additional Coverage:

Coverage Description	Occurrence Limit	Aggregate Limit
Employee Benefits Liability:Retro Date: 08/01/13	$1,000,000	$2,000,000
Hired and Non-Owned Automobile Liability	$1,000,000	

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Coverage	Policy No. Insurance Co. Expiration Date
Commercial Property	02SBAAH4860 Sentinel Insurance Company, LTD 01-Aug-17

SCHEDULE OF LOCATIONS – PROPERTY COVERAGES

LOCATION #	ADDRESS	CITY	STATE
1	29 South Main Street;	West Hartford	CT

BLDG #	BUILDING DESCRIPTION	SUBJECT OF INS	COVERAGE AMT	CAUSE	COINS. %	VALUATION	DED
1	office building	Business Personal Property	$298,200	SPC		R	$500
1	office building	Business Income With Extra Expense		SPC			

LOCATION #	ADDRESS	CITY	STATE
2	176 Westbrook Road	Essex	CT

BLDG #	BUILDING DESCRIPTION	SUBJECT OF INS	COVERAGE AMT	CAUSE	COINS. %	VALUATION	DED
1	Office	Business Personal Property	$32,800	SPC		R	

Additional Coverage	Amount	Deductible
Equipment Breakdown Included		
Limited Fungi; Bacteria; Or Virus Coverage (Hfd)	$50,000	
Limited Fungi Business Income 30 Days (Hfd)		
Tenant Legal Liability	$1,000,000	
Financial Services Stretch (Hfd)		

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Coverage	Policy No. Insurance Co. Expiration Date	Values, Amounts of Limits	Deductibles
	02SBAAH4860 Sentinel Insurance Company, LTD 01-Aug-17		

CyberLiability Plus Insurance

Coverage Description

DATA BREACH
$50,000 - Responses Expenses Limit
$2,500 Deductible
Reto Active Date: 08/01/2013

Employment Practice Liability Insurance

Coverage Description	**Limit 1**	**Ded 1**
Employment Practices Liability	$100,000	$5,000

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Coverage	Policy No. Insurance Co. Expiration Date	Values, Amounts of Limits	Deductibles	Description

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Coverage	Policy No. Insurance Co. Expiration Date Premium	Values, Amounts of Limits
Worker Comp	02WECCN4090 Trumbull Insurance Company 01-Aug-17	

Employer's Liability Insurance

Bodily Injury by Accident - each accident	$500,000
Bodily Injury by Disease - each employee	$500,000
Bodily Injury by Disease - policy limit	$500,000

Premium Basis: Payroll

State: CT

Class	Class Description	Basis	Exposure
8742	Salespersons, Collectors Or Messengers - Outside		$721,400
8810	Clerical Office Employees NOC		$982,000

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Coverage	**Policy No. Insurance Co. Expiration Date Premium**	**Values, Amounts of Limits**
Umbrella Commercial	02SBAAH4860 Sentinel Insurance Company, LTD 01-Aug-17	
Occurrence Limit		$5,000,000
Other Limit		$5,000,000
Retention Amount		$10,000

Schedule of Underlying Insurance:

AutoLiability	Insurer Name	Effective	Expiration	CSL Limit
02SBAAH4860	Sentinel Insurance C	01-Aug-	01-Aug-	$1,000,000

Employers Liability	Insurer Name	Effective	Expiration	Each Accident	Disease Emp	Disease Limit
02WECCN4090	Trumbull Insurance C	01-Aug-	01-Aug-	$500,000	$500,000	$500,000

General Liability	Insurer Name	Effective	Expiration	Each Occer	Gen Aggr	Products	Fire Damage	Med Expense	Pers&Adver
02SBAAH4860	Sentinel Insurance C	01-Aug-	01-Aug-	$1,000,000	$2,000,000	$2,000,000	$1,000,000	$10,000	$1,000,000

Misc. Liability	Insurer Name	Effective	Expiration	Coverage	Limit
02SBAAH4860	Sentinel Insurance C	01-Aug-	01-Aug-	Employee Benefits Liab	$1,000,000

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ADDITIONAL INTEREST SCHEDULE

AOI#: Canon Financial Services, Inc.;Insurance Center - P.O. Box 3547 , Bellevue , WA 98009
Loss Payee : Loc#: **1** Bldg#:

AOI#: Canon Financial Services, Inc.;Insurance Center - P.O. Box 3547 , Bellevue , WA 98009
Loss Payee :

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